
IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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|-----------------------|---|-------------------|--------------------------|
| First Named Inventor: | Robert T. Clark | Confirmation No.: | 8144 |
| Appln. No.: | 10/697076 | Examiner: | Plucinski, Jamisue A. |
| Filing Date: | October 30, 2003 | Group Art Unit: | 3629 |
| Title: | System, Method and Computer Program Product for Assessing Risk of Identity Theft | | |

AMENDMENT AND RESPONSE

Mail Stop Amendment
Commissioner for Patents
P. O. Box 1450
Alexandria, Virginia 22313-1450

Sir:

In response to the Office Action mailed April 14, 2009, please amend the above-identified application as follow

Amendments to the claims are reflected in the listing of claims begins on page 2 of this paper.

Remarks begin on page 8 of this paper.